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8 IN THE UNITED STATES DISTRICT COURT  
9 FOR THE NORTHERN DISTRICT OF CALIFORNIA  
10 SAN FRANCISCO DIVISION

11 UNITED STATES OF AMERICA, } Case No. CV11-6461 SLM  
12 Plaintiff, }  
13 v. }  
14 Clarinda Cannon, }  
15 Defendant, }  
16 and }  
17 FE Jordan Associates Inc., }  
18 Garnishee. }

WRIT OF CONTINUING  
GARNISHMENT

19  
20 TO: Payroll Department  
FE Jordan Associates Inc.  
21 11 Embarcadero West  
Oakland, CA 94607  
22

23 YOU ARE HEREBY COMMANDED TO GARNISH FOR THE BENEFIT OF  
24 THE UNITED STATES OF AMERICA THE WAGES, SALARY, OR COMMISSION IN  
25 YOUR CUSTODY, CONTROL, OR POSSESSION IN WHICH THE DEFENDANT-  
26 JUDGMENT DEBTOR HAS AN OWNERSHIP INTEREST.

27 The name and last known address of the person who is the defendant-  
28 judgment debtor (hereinafter "debtor") in this action and whose property is subject to

1 this Writ are as follows:

2           Clarinda Cannon  
3           548 Laurel St.  
3           Vallejo, CA 94591

4           This Writ has been issued at the request of the United States of America to  
5 enforce the collection of a civil judgment entered in favor of the United States against  
6 the debtor for a defaulted student loan in the amount of \$34,621.92. There is a  
7 balance of \$34,700.66 due on the judgment, which amount includes costs and interest  
8 computed through 05/17/13.

9           The following are the steps that you must take to comply with this Writ. If you  
10 have any questions, you should consult with your attorney.

11          1. Pursuant to 28 U.S.C. § 3205(c)(2)(F), if you have in your custody, control,  
12 or possession any property of the debtor, including wages, salary, or commissions, in  
13 which the debtor has a substantial nonexempt interest, or if you obtain custody,  
14 control, or possession of such property while this Writ is in effect, you must  
15 immediately withhold such property from the debtor and retain it in your possession  
16 until you receive instructions from the Court which will tell you what to do with the  
17 property. The United States has requested that the sum of 25% of the debtor's  
18 disposable earnings, which under California law represents the nonexempt portion of  
19 the debtor's earnings, be withheld from the defendant's earnings.

20          2. Pursuant to 28 U.S.C. § 3205(c)(2)(E), you are required to answer this Writ  
21 within 10 days after service of this Writ upon you. You must answer the Writ even if  
22 you do not have in your custody, control, or possession any property of the debtor.

23 Pursuant to 28 U.S.C. § 3205(c)(4), your answer must state, under oath, the following  
24 information:

25           a.       Whether or not you have in your custody, control, or possession, any  
26           property owned by the debtor in which the debtor has a substantial  
27           nonexempt interest, including nonexempt, disposable earnings;

28

1           b.     a description of such property and the value of such property;  
2           c.     a description of any previous garnishments to which such property is  
3                 subject and the extent to which any remaining property is not exempt;  
4                 and  
5           d.     the amount of the funds you anticipate owing to the debtor in the future  
6                 and whether the period for payment will be weekly or another specified  
7                 period.

8 For your convenience, a form which addresses the above-requested information is  
9 attached and may be used to Answer the Writ.

10           3. After you complete the answer under oath, pursuant to 28 U.S.C. §  
11 3205(c)(2)(E) & (c)(4), within ten (10) days after service of this Writ upon you, you  
12 must mail or deliver the original Answer bearing the original signature of the person  
13 preparing the answer to the Court at the following address:

14                   Clerk, United States District Court  
15                   450 Golden Gate Avenue, 16th Floor  
16                   P. O. Box 36060  
17                   San Francisco, CA 94102

18 At the same time that you mail or deliver the original answer to the Court, you must  
19 also mail or deliver a copy of the original Answer to both the debtor and attorney for  
the United States at the following respective addresses:

20                   Clarinda Cannon  
21                   548 Laurel St.  
22                   Vallejo, CA 94591

23                   Michael Cosentino, Attorney at Law  
24                   P.O. Box 129  
25                   Alameda, CA 94501

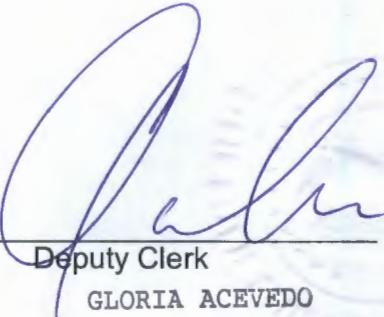
26 Please note that the attached form Answer contains a certificate of service which  
27 needs to be completed by the person mailing the copies of the answer to the debtor  
28 and the attorney for the United States, and which needs to be filed along with the  
Answer.

1       IF YOU FAIL TO ANSWER THIS WRIT OR FAIL TO WITHHOLD PROPERTY  
2       IN ACCORDANCE WITH THIS WRIT, THE UNITED STATES MAY PETITION THE  
3       COURT FOR AN ORDER REQUIRING YOU TO APPEAR BEFORE THE COURT TO  
4       ANSWER THE WRIT AND TO WITHHOLD PROPERTY IN ACCORDANCE WITH  
5       THE WRIT BEFORE THE APPEARANCE DATE. IF YOU FAIL TO APPEAR OR DO  
6       APPEAR AND FAIL TO SHOW GOOD CAUSE WHY YOU FAILED TO COMPLY  
7       WITH THIS WRIT, THE COURT WILL ENTER A JUDGMENT AGAINST YOU FOR  
8       THE VALUE OF THE DEBTOR'S NONEXEMPT INTEREST IN SUCH PROPERTY  
9       (INCLUDING NONEXEMPT DISPOSABLE EARNINGS). THE COURT MAY ALSO  
10      AWARD A REASONABLE ATTORNEY'S FEE TO THE UNITED STATES AND  
11      AGAINST YOU IF THE WRIT IS NOT ANSWERED WITHIN THE TIME SPECIFIED  
12      HEREIN AND IF THE UNITED STATES FILES A PETITION REQUIRING YOU TO  
13      APPEAR.

14                     RICHARD W. WIEKING, Clerk  
15                     United States District Court  
16                     for the Northern District of California

17      Dated: 5-29-2013

18      By:

19                       
20                     Deputy Clerk  
21                     GLORIA ACEVEDO

22  
23  
24  
25  
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27  
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## 1 DO NOT WITHHOLD THE EXEMPT PORTION OF THE EMPLOYEE'S EARNINGS

2       1. Earnings include any money (whether called wages, salary, commissions,  
 3 bonuses, or anything else) paid for personal services, pension, or retirement.  
 3 Vacation or sick pay is earnings subject to withholding as it is *received* by the  
 employee.

4       2. Disposable earnings are different from gross pay or take-home pay. They  
 5 are the earnings left after deducting the part which state or federal law requires an  
 6 employer to withhold as mandatory deductions. Generally, these mandatory  
 7 deductions are federal income tax, social security (FICA) tax, state income tax, state  
 disability insurance, and payments to public employee retirement systems.  
 Disposable eamings can change from pay period to pay period, whenever gross pay  
or required deductions change.

8           To determine earnings that<sup>1</sup> are eligible for withholding, and therefore must be  
 9 withheld, see the chart below.

10 USE THE CHART BELOW TO DETERMINE NONEXEMPT DISPOSABLE  
EARNINGS AND THE APPLICABLE WITHHOLDING AMOUNT<sup>1</sup> :

11 Pay Period: Weekly or 12 oftener	Every 2 weeks	Twice a month	Once a month
13 <b>Disposable</b> 14 <b>earnings:</b> \$ 0 to \$217.50	\$ 0 to \$435.00	\$ 0 to \$471.25	\$ 0 to \$942.50
15 <b>Withhold:</b> Nothing (entire earnings are exempt)			
16			
17 <b>Disposable</b> 18 <b>earnings:</b> \$217.51 to \$290.00	\$435.01 to \$580.00	\$471.26 to \$628.33	\$942.51 to \$1,256.67
19 <b>Withhold:</b> Amt. over \$217.50	Amt. over \$435.00	Amt. over \$471.25	Amt. over \$942.50
20			
21 <b>Disposable</b> 22 <b>earnings:</b> \$290.01 or more	\$580.01 or more	\$628.34 or more	\$1,256.68 or more
23 <b>Withhold:</b> 25% of disposable earnings (balance is exempt)			
24			
25			
26			
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28       <sup>1</sup>Based on the Federal Minimum Wage Earnings of \$7.25 an hour, effective 07/24/2009

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IN THE UNITED STATES DISTRICT COURT  
FOR THE NORTHERN DISTRICT OF CALIFORNIA

11 UNITED STATES OF AMERICA, )  
12 Plaintiff, ) Case No. CV11-6461 SLM  
13 v. )  
14 Clarinda Cannon, )  
15 Defendant, )  
16 and )  
17 FE Jordan Associates Inc., ) ANSWER OF GARNISHEE  
18 Garnishee. )

20 I, \_\_\_\_\_, being first duly sworn, hereby state the following:

21 1. I am the \_\_\_\_\_ (Official Title) of the Garnishee  
22 named in the above caption. I am authorized to prepare this Answer on behalf of the  
23 Garnishee.

26       3. The Garnishee currently has custody, control, or possession of earnings of  
27 the Defendant. Yes \_\_\_\_\_ No \_\_\_\_\_

28 4. The Garnishee expects to obtain custody, control, or possession of earnings

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1 of the Defendant in the foreseeable future. Yes \_\_\_\_\_ No \_\_\_\_\_

2 5. For the pay period in effect on the date of service of this Writ of Continuing  
3 Garnishment, the Garnishee states as follows:

4 a. Defendant was in my/our employ. Yes \_\_\_\_\_ No \_\_\_\_\_

5 b. The Defendant's pay period is \_\_\_\_\_ weekly, \_\_\_\_\_ bi-weekly,  
6 \_\_\_\_\_ semi-monthly, \_\_\_\_\_ monthly.

7 c. The Defendant's present pay period began on \_\_\_\_\_ (date).  
8 ("Present" means the pay period in which the Writ of Continuing  
Garnishment was served.)

9 d. The Defendant's present pay period ends on \_\_\_\_\_ (date).

10 e. The Defendant's net wages are as calculated below:

11 (1) Gross Pay \$ \_\_\_\_\_

12 (2) Federal income tax \$ \_\_\_\_\_

13 (3) F.I.C.A. tax \$ \_\_\_\_\_

14 (4) State income tax \$ \_\_\_\_\_

15 (5) SDI \$ \_\_\_\_\_

16 Total tax withholdings \$ \_\_\_\_\_

17 Net Wages \$ \_\_\_\_\_  
18 (gross pay minus above withheld taxes)

19 6. Are there any other garnishments currently in effect? Yes \_\_\_\_\_ No \_\_\_\_\_

20 If the answers is yes, describe below and attach to this Answer a copy of each  
21 garnishment:  
22 \_\_\_\_\_  
23 \_\_\_\_\_  
24 \_\_\_\_\_

25 7. Will the Garnishee owe the Defendant money in the foreseeable future?

26 Yes \_\_\_\_\_ No \_\_\_\_\_ If the answer is yes, provide the reason why such money will be  
27 owed, the amount of money that will be owed, and the date or dates on which each  
28

1 payment will be due:

2

3 <u>Type of Payment</u>	4 <u>Amount</u>	5 <u>Date Payment Will be Due</u>
6 1.		
7 2.		
8 3.		

9       8. Does the Garnishee currently have custody, control or possession of property  
 10 (other than earnings) such as bank accounts, pensions, thrift plans, etc., in which the  
 11 Defendant maintains an interest? Yes \_\_\_\_\_ No \_\_\_\_\_ If the answer is yes, then  
 12 provide the following information for each item of such property:

13

14 <u>Description of Property</u>	15 <u>Approximate Value</u>	16 <u>Description of Defendant's Interest</u>
17 1.		
18 2.		
19 3.		
20 4.		

21

22       9. Does the Garnishee expect to obtain in the foreseeable future custody,  
 23 control or possession of property (other than earnings) such as bank accounts,  
 24 pensions, thrift plans, etc., in which the Defendant maintains an interest? Yes \_\_\_\_\_  
 25 No \_\_\_\_\_ If the answer is yes, then provide the following information for each item of  
 26 such property:

27

28 <u>Description of Property</u>	29 <u>Approximate Value</u>	30 <u>Description of Defendant's Interest</u>	31 <u>Date Will Obtain Property</u>
32 1.			
33 2.			
34 3.			
35 4.			

1       10. Does the Garnishee have any objections or defenses to the Writ of  
2 Continuing Garnishment? Yes \_\_\_\_\_ No \_\_\_\_\_ If the answer is yes, list the nature  
3 and basis of each objection and/or defense:

4  
5  
6  
7  
8

9 On behalf of FE Jordan Associates Inc., I hereby certify under penalty of perjury  
10 under the laws of the United States of America that the foregoing is true and correct.

12 Dated: \_\_\_\_\_

By: \_\_\_\_\_

(Sign above and type or print name below)

**CERTIFICATE OF SERVICE**

I,                                 , declare:

3 That I am a citizen of the United States and employed in the County of

4 \_\_\_\_\_, California; that my business address is

5 \_\_\_\_\_; that I am

6 over the age of eighteen years; and that I am not a party to the above-entitled action

7 That on \_\_\_\_\_ (date), I deposited in the United States mail, in

8 envelopes bearing the requisite postage, a copy of:

## **ANSWER OF GARNISHEE**

10 addressed to each of the following, at their last known addresses, at which place

11 there is service by United States mail.

12 Clarinda Cannon  
548 Laurel St.  
13 Vallejo, CA 94591

14 Michael Cosentino  
Attorney at Law  
15 P.O. Box 129  
Alameda, CA 94501

17 This Certificate was executed on \_\_\_\_\_ (date),

18 at \_\_\_\_\_ (city), California.

19 I certify under penalty of perjury that the foregoing is true and correct.

(sign above and type or print name  
below)